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Charlestown Data Analysis

I. Introduction

Charlestown is a relatively self-contained community, bounded on three sides by water and on the fourth by Cambridge and Sommerville. The fourth side boundary is reinforced, except for two block groups, by a strip of commercial and heavy industry which cuts Charlestown off from these two cities. This strip almost completely surrounds Charlestown's residential areas; the waterfront, being an integral part of Boston's Inner Harbor, has attracted considerable industry and commercial enterprises such as bars and restaurants.

Charlestown is further cut-off and sud-divided by Boston's transportation network. To the east, the Mystic River Bridge approachs divide the residential and waterfront sections. The MBTA Orange line, which connects Charlestown's two endpoints, City Square and Sullivan Square, runs in an elevated configuration above Main Street, again dividing the area. The new I-93, presently dormant, couples with myriad Boston and Maine Railroad lines to form the Southwestern and western boundaries, and isolating two block groups as well.

Heavy vehicular traffic also serves to segment Charlestown somewhat. Main St. and Rutherford Ave. no doubt handle considerable traffic from Everett and the North, while Rutherford Ave. in addition handles many large trucks servicing the plants along its length.

Charlestown is also market by housing projects, which account for fully one-quarter of its total dwelling units. By far the largest is a series of 3-story, World War II vintage projects which hold 1149

1973 data

dwelling units in three block groups. The rest is made up by 96 units of housing for the elderly, two-story apartments built in 1970 and scattered over four block groups. At least the first of these projects seriously affects Charlestown's statistics.

Charlestown's population has suffered a serious decline in the past 20 years, both absolutely and compared to the City.

Table 1	1950	50-60% Change	1960	60-70% Change	1970	50-70% Change
Charlestown	31,332	-35.3	20,266	-24.3	15,353	-51.0
City	801,444	-12.9	698,081	- 8.2	641,071	-20.0
% of City Total	3.9		2.9			2.4

In this same period, Charlestown suffered a serious loss of housing units.

Table 2	1950	50-60% Change	1960	60-70% Change	1970	50-70% Change
Charlestown	6,957	-7.4	6,440	-20.5	5,119	-26.4
City	222,079	+7.5	238,816	- 2.7	232,338	+ 4.7
% of City Total	3.1		2.7		2.2	

Population and housing density have also dropped precipitously, largely due to urban renewal

Table 3	1950	1960	1970
Chas. pers/acre	29.09	18.82	14.56
City pers/ace	24.55	21.38	19.64
Chas HU/acre	6.45	5.98	4.75
City HU/acre	6.80	7.31	7.12

Because of the physical boundaries we described earlier, Charlestown divides itself into 4 rough districts. At this writing, urban renewal has cleared away most of the housing on the southwest side of Main St. A number of houses on this side still remain in BG2 of tract 405, and more in the southern half of 404-1 and the northern part of 404-2. Although the statistics represent a large block of people in 404-3, these seem to have been mostly cleared out since 1970. We can therefore, consider the "ringe" around Charlestown to be one district, consisting of BG's 408-9, 406-3, the southern part of 404-2, and all of 407-2 outside of the B&M tracks. There is not much housing in these tracts, and what there is in on the way out.

Second, we have the large project area. The statistics of this are different enough to let it be considered a separate district. This is comprised of BG's 402-1, 403-1, and 408-1. The statistics for 403-1 are somewhat coloned, as the type of housing in 404-4 overlaps into this BG.

Third, we have what comprises Charlestown's residential core. Although there are differences in housing characteristics among block groups, they are sufficiently similar to be considered as one district. This includes BG;s 405-1, 405-2, 407-3, 403-2, 403-3, 403-4/404-1, 402-3, 401-1, 401-3, 403-4, the Sullivan Square part of 407-2, and the northern section of 404-2.

Finally, we have the residential portion that is cut-off by the industrial ring and I-93. This is BG 406-1 and, to a very small extent, 407-1. They are not at all tired to the Charlestown proper residential area, but seem very closely aligned with part of Somerville. Therefore, we must consider these two BG's as another separate district.

II Statistical Data

A. Population

1. Age Groups

Charlestown's population tends to be younger than the City as a whole. The proportion of kids 0-19 yrs. has been consistently greater than that of the City, and although the percentage decreased somewhat in Charlestown, the lead is still considerable. Also, Charlestown has fewer in the 60+ bracket, although this lag has also been decreasing.

Table 4 Age Concentrations 1960-1970

	1960				1970			
	City #	%	Chas#	%	City #	%	Chas#	%
0-19	223,486	32.2	7,855	38.8	213,741	33.4	5,812	37.9
20-24	54,480	7.8	1,461	7.2	77,103	12.0	1,320	8.6
25-44	173,080	24.9	4,812	23.8	140,072	21.9	3,337	21.8
45-59	123,768	17.7	3,260	16.1	97,539	15.2	2,423	15.8
60+	122,383	17.6	2,878	14.3	112,467	17.5	2,557	16.0

The three project tracts, 402,403, and 408,have the three highest concentrations of kids. The project block groups emphasize this even more, with 43.8% of the block group population being under age 20 in 402-1, 403-1, and 408-1. Tracts 401 and 407 have the highest proportions of late middle age and elderly, these also being the tracts with the highest family income and most single-family dwellings.

2. Racial Description

Racially, Charlestown is a very homogeneous area. The percentage of non-white population has doubled in the past ten years, bur still comprises only 1.3% of the total population, of which only .4% is black.

Of these blacks, all live in the project, and 87% are under 34 years of age. The other non-white is more evenly distributed, only 55% being in the project, and 50% being under 34.

3. Household Size

Charlestown in general has fewer one and two person households and more large households than the City as a whole, indicating a greater predominance of family life. This pattern has been consistent over the past ten years.

Table 5	1 pers.	2	3	4	5	6+
Charlestown-1960	1,290	1,357	1,008	842	624	857
%	21.6	22.7	16.9	14.1	10.4	14.3
City - 1960	55,302	60,528	37,794	30,013	19,468	21,327
%	24.6	27.0	16.8	13.4	8.7	9.5
Charlestown-1970	1,261	1,141	759	534	435	685
%	26.2	23.7	15.8	11.1	9.0	14.2
City - 1970	62,962	62,202	32,854	23,736	15,005	20,712
%	28.9	28.6	15.1	10.9	6.9	9.5

Charlestown has followed the general metropolitan pattern of decreasing household size. However, it has not been dropping as fast as the City. Consequently, Charlestown's deficit of one and two person households and surfeit of 5+ person households have both been increasing.

Tracts 405 and 407 have the fewest one and two person households in 1960, are two of the three lowest tracts in 1's and 2's in 1970, and are among the three or four highest in 5+'s in both '60 and '70. This would indicate fairly stable family life in these tracts, as is borne out by the fact that two of the three tracts with the highest proportion of husband-wife households are 405 and 407.

Interesting enough, the three project block groups do not act as a unit. Both 403-1 and 408-1 have high proportions of 1's and 2's and low 5+'s. However, 402-1 is just the reverse of this. This

would indicate a gravitation within the project - families with kids tending to group together at one end, leaving the independents and couples to the other end. Since household types shows that many of the people in 402-1 (14.9% compared to 2.6% norm) are "Others in Group," it could be that these people are lowering the percentages. If one excludes these and recomputes the percentates, one can see that a 57.7% figure for "other relatives" implies large families.

4. Overcrowding

It is interesting to note that, in an area significantly less densely populated than the City, overcrowding should be more of a problem than the City. It has improved over the past ten years, with Charlestown's overcrowding rate more closely approaching the City's.

Table 6	1960			1970		
	DU's	pers/rm 1.01+#	%	DU's	pers/rm 1.01#	%
City	224,432	17,929	8.0	217,471	16,462	7.8
Charlestown	5,978	716	12.0	4,815	447	9.3
401	851	84	9.9	584	34	5.8
406	220	25	11.4	134	10	7.5
407	887	101	11.4	660	51	7.7
408	548	86	15.7	531	62	11.7

The serious overcrowding in Charlestown is largely caused by the project block groups, 402-1, 403-1, 408-1, which have rates of 19.9, 14.6, and 11.8% respectively. This is logical, as poorer people will put up with more crowded living conditions to save money. Also to be expected is the low rates around the Bunker Hill Monument, an

area of relatively nice (and expensive) housing.

5. Household Relationship

Charlestown has the same number of family type households as the City, but has considerably more kids ("other relatives"). Charlestown would seem to be somewhat more family-oriented than Boston, especially on a tract level.

	1970				
	H-W HH	Female Headed	Other Rels.	Primaries	Non-Rel.
City	102,120	31,905	257,256	76,610	24,659
%	15.9	5.0	40.1	12.0	3.9
Charlestown	2,377	854	7,531	1,168	228
%	15.5	5.6	49.1	7.6	1.5
"406"	76	20	195	33	17
%	17.2	3.9	44.9	7.6	3.9
"Core"	1,241	328	3,713	618	142
%	16.6	4.4	49.5	8.2	1.9
Projects"	1,060	506	3,623	717	69
%	14.3	6.8	48.8	9.6	9.3

As we can see, both the central residential core and tract 406 are considerably more stable than the projects, having considerably higher percentages of H-W HH's. The deficit of "other relatives" in 406 does not seem to be due to a lack of kids in the 0-19 age group (a fact which would have introduced the possibility of young married couples), but it could quite possibly due to the nature of the houses in this area, which are significantly smaller than in the rest of Charlestown and would not allow space for the spinster aunt of widowed grandmother.

The waterfront block groups of 401-2 and 401-3 are especially high in primary individuals, no doubt due to the type of housing available here, most of it small units and fairly run down. It is not at all the type of neighborhood in which a family would choose to locate, especially 401-3, which includes City Square.

The project tracts and block groups have very low H-W HH's and high female-headed households, a fact which contributes to the stereotype of the "welfare-mother," since these same block groups are also high in kids. These block groups also have very high female-primary percentages, possible a further indication of marital instability, or of elderly widows living alone.

Those block groups which include the elderly projects do not seem to show any tendencies toward primary individuals, indicating that either these these were not occupied at the time of the census or that there are not enough units to be significant.

Block group 403-2, a very clean, well-kept up area, has a very stable population with 18.6% H-W HH's, a very high percentage, and a correspondlingly high number of young middle age (25-44).

6. Rent-Income Ratio

Charlestown's income distribution pattern is much like the City's differing by only a few percentage points toward the lower income end of the scale. However, rents in Charlestown seem to be considerably lower than in the rest of the City.

	$5,000				$5,000-9,999				$10,000+	
	#	25%	25-35%	35%	#	25%	25-35%	35%	#	25%+
City	64,705	5,941	9,736	44,218	55,482	35,931	13,780	5,764	37,785	1,173
%	41.0	9.2	15.1	68.3	35.1	64.8	24.8	9.3	23.9	3.1
Charlestown	1,398	317	302	670	1,199	1,061	102	15	679	0
%	42.7	22.7	21.6	47.9	36.6	88.5	8.5	1.3	20.7	0
"406"	35	0	0	35	22	22	0	0	16	0
%	48.0	0	0	100.	30.1	100.	0	0	21.9	0
"Core"	387	65	69	227	570	478	65	10	342	0
%	29.8	16.8	17.8	58.7	43.9	83.9	11.4	1.8	26.2	0
"Projects	976	252	233	408	607	561	37	5	321	0
%	51.3	25.8	23.9	41.8	31.9	92.4	6.1	.8	16.9	0

Amost 63% of Charlestown's residents pay less than 25% of their income on rent, while the figure for the City is only 50%. The picture of the poor is even more graphic. Of the Charlestown residents earning less than $5,000, almost 23% pay less than 25% on rent, and 44% spend less than 35%. The comparable figures for Boston are 9% and 24%. Lower middle ($5,000-$10,000) income is the same relationship, 88% in Charlestown pay less than 25%, while the figure is only 64% for Boston.

On the tract or district level, we see familar patterns forming. The tree tracts which include the projects (402, 403, 408) rank 1-2-3 percentage of poor paying less than 35% of their income on rent, due to the subsidized housing. Outside these tracts, however, 61.2% of the poor pay over 35%, a figure closer to the City average, although still lower.

The residential core is the most expensive place to live, especially tracts 401, 405, 407. These neighborhoods are also these with the highest family incomes and greatest tenure. They are the cleanest and best kept-up, and it is not hard to imagine that they would be the most expensive.

Tract 406 is rather expensive, especially for the high percentage of poor that live there. However, in terms of absolute numbers, we can see that the number of renter-occupied units is very small, small enough to throw some doubt on the meaningfulness of those statistic.

7. Mobility

Charlestown shows a considerably more stable population than the remainder of the City. There are significantly more (39.1 to 29.3%) people who moved before 1959 and significantly less who moved after 1965 (42.9 to 55.8%). As is the trend with the rest of the City, most of the people who moved after 1965 came from other parts of the City, rather than outside. Charlestown reflects the recent upsorge in mobility, but only in the late '60's, as opposed to the two-decade increase in the rest of the City.

	Year Moved In					Origin			
	1949	50-59	60-64	65-67	68-70	Same Hse	City	SMSA	N & W
	32,243	31,640	32,301	42,623	78,811	294,791	141,671	39,485	50,831
	14.8	14.5	14.8	19.6	36.2	49.8	24.0	6.7	9.1
town #	1,042	854	859	847	1,245	9,037	2,591	1,331	525
	21.5	17.6	17.7	17.5	25.7	63.6	18.2	9.4	3.7
	43	12	17	22	43	181	39	47	34
	31.4	8.7	12.4	16.1	31.4	53.4	11.5	13.9	10.0
	610	431	348	320	593	4,832	732	973	185
	26.6	18.8	15.2	14.0	25.9	69.1	10.5	13.9	2.7
#	389	421	394	505	609	4,024	1,820	311	316
	16.1	17.4	16.3	20.9	25.2	58.5	26.5	4.5	4.6

Only four tracts vaguely resemble the mobility pattern of the City - 402, 403, 405, and 408. Once again, we note that the three tracts with the housing projects are included. This reflects a higher mobility in lower-cost, rented housing than in higher-cost, owner occupied housing. Tracts 401 and 407 seem to be the most stable tracts, with 50% of the population having moved in before 1959. Tracts 404 and 406 are neighborhoods in flux-about 30% of the residents in these two neighborhoods are 20 year residents, and another 30% have moved in in the last 3 years. It is highly possible that, in what were stable neighborhoods, urban renewal (of which there is considerable in 404) forced relocation, and many chose to relocate in the same neighborhood. This could be extended to Charlestown as a whole, which exhibits some of the same characteristics.

8. Income and Education

Both income and education in Charlestown are sub-par when compared to the City as a whole, although family income has made some gains on the City in the past 10 years.

City	10,272	9,133	7,206	3,819	4,045	12.1
Charlestown						

Charlestown

CORRELATIONS

I. Do areas of Age Concentration correlate with

Age Groups

As in the case in other places, the very young and very old do not co-exist very well. An increase in those below age 24 seems to decrease those above 60. Surprisingly, areas where the young population is small tend to have large numbers of late middle age as well as elderly. Possibly, these are people whose children have grown up and left. These areas that are especially high in kids (and consequently low in elderly) are 402-1, 403-1 (the project block groups) 403-4, 404-2, 405-2. Those that are low in kids and high in middle age and elderly are 401-3, 402-2, 403-2, 407-3. The pattern here is somewhat more than random, in that some of the areas are contiguous, but less than regular, since they are not clearly defined regions.

Household Size

Charlestown's high proportions of kids require larger households, and the high correlations here bear this out. The two non-project tracts with the highest proportions of 0-19 kids also have the highest proportions of 5+ person households (of these non-project tracts) and lowest proportion of 1 and 2 person households. The two project tracts (402,403) which have high proportions of kids also tend towards the larger households. For some reason, tract 408 has a core of elderly, who are evidently independents, as 408 has 40.5% one-person households, 12.4% higher than the next highest tract. The two non-project tracts with high concentrations of 20-34 are also high in 2-person households. It is possible that these are areas attractive to young married

couples or students rooming together.

Household Relationship

One would expect that tracts high in H-W households would also be high in "other relatives," most of whome are children. Instead, the converse seems to be true in some cases, and the rule holds almost never.

Those block groups which are particularly low in H-W households are the projects. If one corrects for the "others ingroup" figure, one discovers that "other relatives" are highest in tracts where H-W households are lowest. Outside the project areas, there doesn't seem to be any constant relationship between proportions of kids and proportions of H-W households. If anything, there is a trend toward the previously-mentioned counter-intutive pattern. As a corrollay, those areas that are low in H-W households (projects) tend to be higher in female-headed households. Possibly there are unwed or deserted mothers here, but this could be reading in more drama than is here.

Overcrowding

There seems to be a definite correlation between overcrowding and numbers of kids 0-19 yrs. Of the seven most heavily populated block groups in the 0-14 age group, five are in the top six in overcrowding. Of these six block groups with the fewest kids, five are among the six least overcrowded. The answer is obvious; it is more necessary and easire to crowd children than adults. Children contribute very little income, and can therefore not assist in paying for more spacious quarters.

Tenure

There seems to be some correlation on the tract level between home ownership and age concentrations, but it is dampened rather than strengthened on the block group level, throwing some doubt on the validity of this correlation.

There seems to be a connection between the 0-19 age group, the 55-59 age group, and home ownership. The four tracts with the fewest kids have the most owner occupancy, as do those with the greatest number of 55-59 persons. However, this holds for the top five tracts as well, and gives us a neat division between project and non-project housing again. If one tries to go to the block group level to discern a pattern, the removal of the influence of the projects mates the choice not nearly so clear cut. Basically, the only correlation due to age concentration comes about becuase the projects are usually younger than the other areas.

Vacancy Rates

Vacancy rates correlate much like tenure. Those areas with high home ownership are generally those with high vacancy rates. Again, the major division is along the project - non-project line and, within the non-project areas, the correlation is still there but not that strongly.

Rent Levels

There is some correlation between age concentrations and rent levels on the tract level. The five non-project tracts rank the same in numbers of young adults (20-34) as they do in gross rent. The same tracts have almost identical rankings in fewest elderly. This

would indicate that young people, who are bringing their large incomes into Charlestown, are able to pay more rent than the older blue-collar residents. These older residents cannot afford higher rents, especially those over 60 who are probably unemployed.

Income

Correlations with income, at least on the tract level, are farily strong. In the non-project tracts, high individual income correlates strongly with high 20-34 year old individuals. High indivivual income is also associated with low family income. On the other hand, low indifivual income is strongly associated with high family income and large numbers of elderly. A somewhat complex but plausible hypothesis could explain this. Young primary individulas, who have not yeat started a family but are earning good money, would probably find more housing openings in somewhat unstable neighborhoods. These unstable neighborhoods would not have the high-earning, well established families but the the more marginal ones. In those areas that are stable and well-established, primary individuals are mostly elderly, whose families and spouses have either left or died. These persons are living on fixed incomes, which have not kept pace with rising pay scales. This causes the discrepancy between high family and low individual incomes.

Mobility

Correlation with mobility is what would be expected - older areas have less mobility. The tracts with few elderly and more kids (404-406) have had the greatest mobility in the past 3 years. Those with few kids and many elderly (401, 407) are much more heavily laced with 10+ year residents. The project tracts generally bear these out; being high in kids, they are high in new mobility.

II. Do areas of low or high Home Ownership correlate with:

Structural Type

Obviously, home ownership will correlate strongly with structural type. The three tracts (405-407) with the highest percentages of 1 and 2 unit dwellings also have the highest percentages of home ownership. Renters tend to be in larger buildings, and to have less of an identification with the building as a whole. Tract 403, while having a high proportion of 1 and 2 unit structures, has a low home ownership percentage because almost all those in the project rent.

Unit Size

Unit size also correlates strongly with home ownership, probably through structure type. Those tracts with many large units also have high home ownership, and vice versa. Tract 406 is unusual in that it has both a high percentage of small units and high home ownership. It is possible that, with the large numbers of young primary individuals in this area, that some of these people are renting the upper floor or something similar in the smaller homes in this area. In general, however, a high percentage of large units implies high home ownership.

Income

Income also correlates fairly well. The top four tracts in income are also the top four in homeownership. As income data is not available on the block group level, the comparison cannot be carried this far. At the tract level, the pattern is not precise; although the top four match, their orders (most to least home ownership, highest to lowest income) do not. We might infer from this, then, that there

is a certain cutoff income above which home ownership is increasingly dependent on other factors. It is difficult to analyze the project tracts, as one cannot separate the incomes for project and non-project block groups.

Family Size

Correlations between owner-occupancy anf family size are not strong. There is a very slight indication that larger households might own their own houses, and a stronger one that 3-5 person households are homeowners. However, neigher of these is particularly overpowering.

Vacancy Rates

There is a correlation between owner occupancy and vacancy rates, but it seems to be a misleading one. The highest vacancy rates are in block groups 401-2, 401-3, 404-3, 405-1, 405-2, 406-1, and 406-2. All of these except 405-1 are in the path of I-93 or urban renewal along Main Street. While there is high owner occupancy and high vacancy rates in the same block groups, it seems that they exist along side each other, rather than intermingled. In any event, I think it would be wrong to assume that high owner occupancy is a large cause of high vacancy rates. This is especially true when one looks at vacancy status, which shows that most vacancies are long term ones, i.e., most are slated for demolition or conversions, and are not on the market.

Rent Levels

There is a very good correlation between rent levels and home ownership in Charlestown. There is the most home ownership in the areas with highest gross rent, and the least in the lowest. This is to be expected. Rents will be highest in the most desirable areas,

and people will wish to remain in these areas and therefore think about buying their own houses.

III. Do Vacancy Rates dorrelate with:

Income Levels

Income level only correlates with vacancy rate only through owner versus renter occupancy. In these areas of high renter occupancy, there tends to be low vacancies, and vice versa. Insofar as owner occupancy is determined by income level, there is some correlation.

Structure Types and Age

As far as concerns age of structure, it is very difficult to establish any correlation since, if one eliminates the projects, about 95% of all units were built before 1939. However, there does seem to be some correlation with structure type. Those tracts with the greatest percentages of two to four unit structures are those with the highest vacancy rates, and the orders are almost identical. Single-unit dwellings are probably most often owner-occupied, and would be less likely to be vacant (most of the units in thepath of demolition were not owner-occupied). Also, in the large structures, most are in the projects, and we have seen that vacancy rates in these are consistently low, no doubt due to the attractivenness of the rent.

Rent

Rent correlates rather strongly with vacancy rates; the more attractive the price, the larger the market and the faster a sale. If one ranks vacancy rate and rent level (correcting some for 402 and 403, two partly-project tracts), the two orders are almost identical. This tells us what should be intuitively obvious; cheap housing is desirable.

Tenure

Correlation of vacancy rates and tenure has already been discussed under Income level; there is some correlations that high owner-occupancy implies high vacancy rates, but it is rather tenuous, and I do not see it to be a cause-and-effect pehnomenon.

Areas of High Rent/Income Ratios

Rent/Income ratio does not really correlate with vacancy rates. Some areas with high R/I ratios have high vacancy rates, but they are not really significant.

Mobility

There tends to be some correlation between vacancy rate and mobility. Those tracts with high vacancy rates also have high recent mobility. This mobility is not the result of a constant increase, but rather a recent surge. This is probably due to demolition in the are, and many people probably relocated in the same or adjacent tracts.

Overcrowding

There seems to be absolutely no correlation between overcrowding and vacancy rate. Overcrowding is divided on the project lives to some extend; however, this is more a function of low income families being willing to put up with more crowded conditions than richer ones.

Vacancy Status

Here is the major correlation for vacancy rates. Most of the vacancies in Charlestown seem to be units awaiting demolition. In fact 42.1% of the vacancies are not on the market at all. This figure is even higher in tracts with high vacancy rates. In fact, ranking tracts by vacancy rate and percent of vacancies not on the market gives almost the same order. It seems that the main variable in determing vacancy rates in Charlestown is geographic location-whether the tract

is in an urban renewal area or not.

IV. Does Unit Size correlate with:

Household Size

There is not too much correlation of these two variables, however, there is some. In those tracts with high numbers of one- and two-person households, there are high numbers of three-and-four room units. There is also some minor correlation between 3-5 person households and 4-5 room units, but it is not really significant. There are other factors which influence unit size than need.

Income

Income seems to be a major factor in determing unit size, more so than need. Again using the ranking system, we find that tracts rank in the same order (except for 4th and 5th place, which are reversed) for income level and number of 6+ room units, whereas the number of 3-4 room units is in inverse orded. Obviously, unit size is largely based on what can be afforded, rather than what is needed.

V. Do Rent Levels correlate with:

Type of Structure

Generally, high rent levels correlate with those tracts that are high in 2-4 unit structures. Most of these areas are outside the projects, and also correlate with the high income areas. These areas high in one-unit structures are mostly homeowners, and are therefore not quite as competitively rented.

Age of Structure

Again, because of the uniform oldness of Charlestown, it is impossible to determine any trends having to do with age of structure.

Age Groups

There is a fairly good correlation with age groups. There is

some with kids and older middle age; tracts that are low in 0-19 age group and high in 55-59 tend to have higher rents, indicating more established areas. However, the strongest correlation is with the 20-34 age group. These are our young, high earning primary individuals and new couples. These people are beginning to compete for rental space, and are driving rents up. Again, ordering the two variables, we find that the 1 to 5 positions are occupied by the same tract in each case, indicating that the presence of large numbers of young adults will drive rents up.

Valuation

There is little, if any, correlation between values and rents on the tract level. Tracts 402 and 403 are very difficult to analyze, as rent levels are figured using both project and non-project rents, but values apply only to non-project housing. There do not seem to be any significant trends. Rents and values do move together somewhat, but seem pretty much independent.

Mobility

Mobility and rent level have an obvious correlation: As people move in, competition for rental units increases, and rents go up. This is borne by our figures; the most expensive tracts have had the most recent mobility. We must exclude tracts 402 and 403 from this , as their heterogeneously composed rent levels makes meaningful interprelation impossible. It holds true for our other areas, however; low rent levels mean low mobility. It would seem as if this would change with time however, low rent levels attract more people; mobility increases , rent goes up. This remains to be seen.

VI. Does Overcrowding correlate with:

Rent/Income ratios

Intuitively, overcrowding should be a problem where Rent/Income ratios are high. This is fairly well borne out by our figures of the non-project tracts, the one with the most serious overcrowding is the one where the greatest percentage of poor pay more then 35% of their income on rent. Again, it is difficult to analyze tracts 402 and 403, as it would be necessary to separate subsidized and non-subsidized housing. The correlation is there, but it is not that strong.

Household Type

There is some good correlation between overcrowding and household type. Primarily, high H-W HH's correlate with low overcrowding rates, while high female-headed HH's and high overcrowding also correlate. While 401 has high-female headed HH's it also has high primaries which bring the overall rate down. There also tends to be some correlation between "other relatives" (kids) and overcrowding, where high percentage of the former imply high rates for the latter.

VII. Does high Rent/Income Ratios correlate with

Household Type

There does not seem to be any consistent pattern here other than along project -- non-project lines. Tracts 402, 403, 408 (the project tracts) have low percentages of H-W households and high percentage of female headed households. These are also the tracts where, for the poor, rents are generally cheapest. The first is somewhat a function of the second; areas where rents are cheap, as in subsidized housing, attract those households low in earning power, normally the less stable households.

Unit Size

Unit size and Rent/Income ratio follow a very logical pattern - the smaller the unit, the cheaper the unit. We find those tracts that are heavy in 3 and 4 room units and low in 6 or more room units (402, 403, and 408) and HH's smaller, to have generally lower rents. Outside the projects, hoever, there do not seem to be any significant trends, there being a wide range of income and rents

Income

Once, agiin, there is verylittle correlation except along project--non-project lines. Where incomes are low, Rent/Incomes ratio, being heavily subsidized, is also low. where incomes are very high, people can afford expensive housing and Rent/Income ratio is still low. It is the middle income tracts that get hit most heavily - people are too rich to be poor, but too poor to feel the pinch. Two tracts which really are squeezed are 404 and 405, which rank 3-4 in median family income.

Rent Levels

There is some correlation bewween rent levels and Remt/Income ratio. The tract with the highest gross rent, 404, also has the highest percentage of its poor paying greater than 35% of their income on rent, Tracts 404 and 405, which have very high tents alos put the squeeze on the middle income group to a large extent. The project tracts, having low incomes and high subsidies are largely exempt from this pattern.

Mobility

Mobility correlates somewhat with Rent/Income ratios. It shows that an influx of people woll tend to inflate prices. These tracts with heavy recent mobility (405,406,407) also have high Rent/Income ratios for low and middle income groups. The The stabler non-project tracts have somewhat lower ratios. This simple illustrate the market phenomenon of supply and demand, when demand shifts, the prices go up. Once again, our

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project tracts are somewhat deviant, having relatively low Rent/Income ratios and high mobility. Here we have the market structure constrained -- although demand goes up because the price is low, price controls keep rent from going up, and people keep moving in.

VIII. Does Income correlate with Mobility

Here there is some correlation, especially at the extremes. The two richest tracts, 401 and 407, also have the stablest populations, over 50% being 10 or more year residents. The poorest tracts, 402 and 408, are the most transient ones, less than 30% being 10 or more year residents. The pattern in the middle tract is not as defined. However, there does seem to be one fact pointed up by this -- richer neighborhoods are more stable which should be intuitively obvious.

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